

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN-SOUTHERN DIVISION-FLINT

IN THE MATTER OF:
DEBTOR (S) Scott David McNitt Vicki Lynn McNitt

Case No: 14-33137-DOF
CHAPTER 13 PROCEEDINGS
JUDGE DANIEL OPPERMAN

ATTORNEY: Erik K Buckstad
DATE FILED: 11/24/14
CLAIMS BAR DATE: 04/06/15
CONFIRMATION DATE: 02/17/15

TRUSTEE'S OBJECTION TO CONFIRMATION

- ☐ First Payment has not posted ☐ Plan is unfeasible ☐ Payment Order has not been filed
☐ Plan does not meet Best interest test \$
☐ Plan does not meet Means test: ☐ must be a 60 month ☐ must pay \$ to unsecured or affidavit required.

☐ DSO Certificate will be required at Confirmation ☐ Increase dividend to unsecured creditors to at least 10%

☐ Reconcile net income on schedule J with Plan payment

☐ Amend Plan to provide/clarify treatment for

☐ Amend Plan to pay the following through Trustee's Office

☐ Amend Schedules for the following:

☒ Trustee objects to disposable income and requests verification or amendment to the following budget items:

Provide verification of vehicle insurance and increase plan payments by the amount the adult son and daughter pay
 Provide verification of \$225 monthly vehicle maintenance.

☐ Trustee objects to the payment of

☐ Exemptions are not accurate

Provide the following to the Trustee by :

- ☐ Tax Return ☐ 60 days of pay stubs ☐ titles to: vehicles ☐ recorded mortgages
☐ business's budget ☐ amortization schedule for

OCP to state the following:

- ☐ 100% of tax refunds ☐ 100% to unsecured creditors

☒ Stay is lifted as to Fifth Third Mortgage and Alliance Catholic Credit Union for all vehicles.

☒ Plan payments shall increase by \$ 151 and 215 per month. Plan states son and daughter pay for own car

Other issues Increase plan payments by \$215 per month when 2005 Trailblazer is paid off. Increase plan payments
 \$185 per month when 2008 Mitsubishi is paid off.

NATURE OF THE PLAN-The Trustee interprets the nature of the Plan to be:

☐ Percentage plan % to unsecured or months from confirmation-whichever is the greater dividend

☒ Base Plan-completed upon the Trustee receiving \$ 103,354.80 in addition to the receipts prior to confirmation.

Estimated % to unsecured is % in (60) months.

Confirmation recommended ☐ Yes % in months ☒ No

WHEREFORE, unless the above terms are satisfied, the Chapter 13 Trustee requests that this Honorable Court deny confirmation of the Debtor's (s) Plan, dismiss this case, allow an administrative expense of \$100.00 to the Trustee and provide other relief as is just.

Dated: January 8, 2015

Sara

/s/ Carl L. Bekofske
Carl L. Bekofske, Standing Chapter 13 Trustee
400 N. Saginaw St. Ste 331., Flint, MI 48502
(810) 238-4675 ECF@flint13.com
P-10645

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN-SOUTHERN DIVISION-FLINT

IN THE MATTER OF:
DEBTOR (S) Scott David McNitt Vicki Lynn McNitt

Case No: 14-33137-DOF
CHAPTER 13 PROCEEDINGS
JUDGE DANIEL OPPERMAN

CERTIFICATE OF SERVICE

I hereby certify that on January 8, 2015, electronically filed the Chapter 13 Trustee's Objection to Confirmation with the Clerk of the Court using the ECF system; which will send notification of such filing to the following:

Erik K Buckstad
EBUCKSTAD248@AOL.COM

And I hereby certify that I have mailed by United States Postal Service the Paper(s) to the following non-ECF participants:

/s/ Sherry Beasinger
Carl L. Bekofske, Standing Chapter 13 Trustee
400 N. Saginaw St. Ste 331., Flint, MI 48502
(810) 238-4675
Email: ECF@flint13.com